CRSC vs. CRDP

- In order to better understand eligibility requirements, it is important to know why CRSC and Concurrent Retirement and Disability Payments (CRDP) were created
  - Since the late 1800's, retired veterans with disabilities waived their regular retired pay to receive Veterans Administration (VA) disability compensation
  - In December 2002, Congress enacted a legislative initiative to restore military retirement compensation that is on par with Federal service benefits
  - As a result of this legislation, Congress authorized two programs for disabled retired veterans: **CRSC** and **CRDP** to *offset the monies being taken out of a servicemember's retirement pay through a VA waiver*

Basic Eligibility

Must meet all of the following:

CRSC

1. Receiving military retired pay *
2. Military retired pay is reduced by VA disability payments (VA Waiver)
4. **10%** or greater VA rated injury that is **combat-related**

CRDP

1. AC, RC, NG, medically retired with 20 years, or a TERA retiree
2. **50%** or greater VA rated injury that is **service-related**
3. Receiving military retired pay
4. Military retired pay is reduced by VA disability payments (VA Waiver)

* Includes: AC, RC, NG with 20 years of credible service, medical Chapter 61, TERA and TDRL retirees

Service-Related vs. Combat-Related

- **Service Related (CRDP eligibility)**
  - An Illness or injury which the Soldier incurred while in active military service or which existed prior to entry into active military service and was made worse by such service.

- **Combat Related (CRSC eligibility)**
  - For the purposes of CRSC, a combat-related illness/injury can be a illness or injury that results by the means of combat or training for combat. It can be caused by any of these situations:
    - » **Simulations of War (SW)** (i.e. FTX, Special Forces training exercises, combat confidence course or lanes training, or other training which is used to prepare for combat);
    - » **Hazardous Service (HS)** (i.e. aerial flight, parachute duty, demolition duty, experimental stress duty, and diving duty)
    - » **Instrumentalities of War (IN)** (i.e. tanks, Agent Orange, grenade simulators, military planes, and other items unique to the military).
    - » **Or by actual combat (AC)** - directly or indirectly (i.e. Purple Heart (PH) injuries or secondary conditions as a result of the injury).

Decision Between CRSC and CRDP

Benefit Information	CRSC	CRDP
Full Concurrent Receipt	Yes	No – 10 yr phase in (except 100% ratings)
VA Rating Starts At	10%	50%
Federal Tax	Tax Free	Taxed
File Claims	Must Apply	Automatic
Qualified Injury	Combat-Linked	Service Connected
Subject to Uniform Services Former Spouse Protection Act (USFSPA)	No	Yes
SBP (Survivor Benefit Plan)	No	No
Available to Chapter 61 Medical and TDRL retirees with less than 20 years of service	Yes	No
Available to TERA Retirees	Yes	Yes

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